

Town of Lunenburg

Payroll Department
Nancy Forest
Payroll & Benefits
Coordinator/Risk Mgr



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Memo: To all employees

2015 Life and Disability Enrollment

The **Town of Lunenburg** is pleased to announce the open enrollment of **Boston Mutual's ELO Life Insurance Plan and Fort Dearborn's, Short-Term and Long-Term Disability Income Protection Plans**. These two very popular voluntary payroll deducted plans offer many enhancements to our current group coverage, without replacing or changing any existing plans.

Boston Mutual ELO Life Insurance Plans - Allow school and town employees to participate in life insurance protection for themselves their spouse their dependent children and even their grandchildren. Policies are approved without having to take any blood test or physicals and the cost of ELO life plans will never increase and the life insurance policy coverage will never decrease.

100% Portable Policies – ELO life insurance plans will go with the employee for the same cost and for the same coverage, should an employee of the school or town retire or discontinue their employment with the town.

Affordable, Flexible Protection – Employee and spousal ELO life policies start for as little as \$2 and cap off at \$15 per week, and the children's plans range from \$1 to \$5 per week. Employees can choose who in the family they wish to insure, even without participating themselves.

Chronic Illness Coverage – Designed to help provide financial assistance should you lose the ability to care for yourself.

FDL's Short-term and or Long-term Disability Income Protection Plans - Allow school and town employees to protect their source of income – their paychecks! Should an employee become totally disabled due to an off-the-job accident or sickness including pregnancy, the plan will provide up to 60% of income for up to \$750.00 per week for short-term coverage and as much as \$1,150.00 per week for long-term protection. Funds can be used to continue to pay the rent or mortgage, car payments and utility bills, credit card debt and money market investments. Since there are no health questions asked, all school and town employees working 20+ hrs. per/week will not be refused or denied coverage for any past or present health conditions. Pre-existing condition rules apply and will be explained fully by the insurance representative when he comes to your school or town department.

Short-Term Disability – tax-free benefits are paid every two weeks, starting just 14 days after being totally disabled from either an off-the-job accident or a sickness - including pregnancy. Payments continue if totally disabled for up to 180 days or six months.

Long-Term Disability – tax free benefits are paid starting 180 days (six months) after being totally disabled, and continues to pay if totally disabled for up to two (2) years for an illness and for as much as five (5) years for an off-the-job accident.

No Health Questions Asked – all eligible 20+ hrs. per/week school and town employees will be approved to participate in either the short and or the long term disability protection plans without any health questions asked.

Enrollment in these plans must be done through the insurance representative before the enrollment period ends and cannot be done through any school or town department later. All employees wishing to either upgrade their existing coverage or who are interested in signing up for coverage for the first time are encouraged to take a few minutes to meet with the insurance representative when he comes by to visit your school or town department.

ENROLLMENT FOR TOWN AND SCHOOL EMPLOYEES WILL TAKE PLACE

THE WEEKS OF MARCH 16TH AND MARCH 23RD